

**Pennsylvania
Housing Finance Agency**

**Homeowners' Emergency
Mortgage Assistance Loan Program**

Payments: 211 North Front Street, P.O. Box 15206

Harrisburg, PA 17105-5206

Correspondence: 211 North Front Street, P.O. Box 15530

Harrisburg, PA 17105-5530

(717) 780-3940 1-800-342-2397 FAX (717) 780-3995

TTY (800)-654-5984

Loan #

5:20-bk-00023-RNO

5/15/2020

FILED Wilkes-Barre, PA.

June 22, 2020

Clerk, U.S. Bankruptcy Court

WAYNE LITTLE
110 SNOWSHOE CT
DINGMANS FERRY, PA 18328

RE: LOAN APPROVAL - NON-CONTINUING
HEMAP Account Number: HE0003486917

Dear Homeowner:

Your loan application for a Homeowners' Emergency Mortgage Assistance Loan has been **APPROVED**. You have been determined to be eligible for a **non-continuing loan** which means we will pay the amount needed to bring your mortgage(s) current as indicated below. The following mortgagee(s) will be included in the loan and have also been notified of your loan approval.

1. MIDLAND MORTGAGE
999 NW GRAND BLVD
OKLAHOMA CITY, OK 73118

THE TERMS AND CONDITIONS OF YOUR LOAN APPROVAL ARE AS FOLLOWS. PLEASE READ CAREFULLY. FAILURE TO MEET THESE TERMS AND CONDITIONS MAY RESULT IN THE RESCISSION OF YOUR LOAN APPROVAL, WHICH WOULD ALLOW YOUR LENDER TO PROCEED WITH FORECLOSURE ACTION.

LOAN PERIOD: We will reinstate your mortgage(s) through **06/30/2020**. Therefore you will be responsible for your full mortgage payments and late charges effective **07/01/2020**. You must submit these payments and late charges to PHFA/HEMAP each month as they come due until your loan closes. It is best to NOT send payments directly to your lender until after your loan closes and after your lender receives our funds. Failure to submit these payments could result in the rescission of your loan approval. Please submit a certified check, cashiers' check or money orders payable to PHFA/HEMAP to the payment address in the above letterhead and include your loan number on your payment so that we are sure to identify it as yours.

SAVINGS FROM YOU: You are required to submit \$ 00 immediately. This amount is called your "Base Contribution". This must be submitted within 10 days of the date of this letter in the form of a certified check, cashiers' check or money orders. Please send to the payment address on the letterhead above and make it payable to PHFA/HEMAP and be sure to write your account number on the payment so that we can identify it. Failure to submit the base contribution within 10 days may jeopardize your loan approval.

MAKING PAYMENTS: Please note that making any payments directly to your lender, from now up until your loan closing, will cause the reinstatement figures to change and may delay your loan closing. Please contact us if your lender calls you for payments.

REAL ESTATE TAXES: If not escrowed by your lender, we will also make the appropriate payments to your taxing bodies for unpaid real estate taxes, unless indicated otherwise. Submit copies of all unpaid bills immediately.

RECERTIFICATION: Your recertification (a review of your financial circumstances) will be due in this office no later than **5/31/2021**. You must comply with the recertification request upon receipt.

REPAYMENT: You are required to begin repayment of this loan at \$50.00 per month following loan closing.

CHANGE IN CIRCUMSTANCES: You are required to notify this Agency in writing within 10 days of the date of any change in your financial circumstances and submit documentation of all changes.

Applicant must make mortgage a priority.

IMPORTANT INFORMATION ABOUT YOUR NON-CONTINUING LOAN APPROVAL

REINSTATEMENT: We will pay your lender(s) according to the information provided by them on a Reinstatement Agreement that was sent to them for completion. The amount to be paid will include, but is not limited to, delinquent principal, interest, late charges, escrow/escrow shortage, and reasonable legal fees and costs.

NON-CONTINUING LOAN: We will reinstate your mortgage(s) only through the month indicated on page 1. Therefore you will be required to resume and maintain full mortgage payments effective with the following month's payment. You must submit these payments to PHFA each month as they come due. Failure to do so could result in the rescission of your loan approval. Once you have had a loan closing, you will resume sending payments directly to your lender.

REPAYMENT: You will be required to begin immediate repayment of your mortgage assistance loan following your loan closing in the amount indicated on the previous page. You will be notified at closing of the start date. This amount is based on your income or if your income does not require repayment, it is based on the mandatory minimum of \$25 per month for each mortgage we assist.

RECERTIFICATION: Recertification is a review of your income and financial status in order to determine if a change is necessary in the required repayment of your loan. You will be required to comply with recertification requests at least annually for the life of your assistance loan. Upon receipt of your recertification information, we will review your account and notify you of the decision by mail. Failure to recertify may result in an increase of your monthly payment and/or full repayment of the balance due on your loan.

RE-EVALUATION: You are required to notify us of any changes in the household income and/or any material change in your financial situation. This notification must be in writing and must include verification of all changes. We will review your account and notify you of the decision by mail.

LOAN: All funds disbursed on your behalf will be in the form of a loan and must be repaid.

INTEREST: Interest shall accrue on all mortgage assistance loan disbursements made by the Agency at a rate which is set by the Agency and will be specified in the Mortgage and Note.

MORTGAGE LIEN/NOTE: This loan shall be secured by a mortgage lien on your residence and by such other obligations as the Agency may require, including a Note.

LOAN CLOSING: A loan closing will be held for the purpose of explaining the loan and all loan documents to you, to obtain your signature(s) on those documents, and to collect any funds that may be due from you. All funds for closing must be in the form of a certified check, cashier's check or money order made payable to PHFA/HEMAP. A closing date cannot be scheduled until your lender(s) provide us with reinstatement figures and the processing of your loan is completed. As a result, you will be notified at a later date as to when the closing will be held. Failure to comply with our attempts to close this loan may result in rescission of your loan approval.

CLOSING FEE: A closing fee of \$300 is charged to all loan recipients and will be incorporated into the loan.

CONTACT INFORMATION: You must advise us of any changes in your phone number(s), address, or email address.

HEMAP ACCOUNT NUMBER: Please provide your HEMAP Account Number on all correspondence and payments.

WITHDRAWAL/CANCELLATION: You may withdraw your loan application or cancel the loan approval at any time prior to the disbursement of funds. Please notify us in writing immediately if you no longer wish to proceed with the loan.

FUNDING: HEMAP FUNDING IS LIMITED AND SUBJECT TO APPROPRIATIONS. FUNDS MAY BE INSUFFICIENT TO FUND THIS LOAN AS ORIGINALLY APPROVED OR TO EVEN FUND REINSTATEMENT.

AGAIN, FAILURE TO MEET THE TERMS AND CONDITIONS OF THIS LOAN APPROVAL MAY RESULT IN RESCISSION, WHICH WOULD ALLOW YOUR LENDER TO PROCEED WITH FORECLOSURE ACTION.

Cindy Boyle

From: pambml_automation@pamb.uscourts.gov on behalf of PAMB <rick_thompson@pamb.uscourts.gov>
Sent: Monday, June 22, 2020 8:51 AM
To: PAMBml_fax
Subject: EDSS filing from Wayne Gregory Little for on Monday, June 22, 2020 - 08:51

Submitted on Monday, June 22, 2020 - 08:51 Submitted by user: Anonymous Submitted values are:

Filer's Name: Wayne Gregory Little

Debtor's name (if different):

Filer's EMail Address: grease_monkey18328@yahoo.com Filer's Phone Number: 813-599-1991

Case number (if known): 5:20-bk-00023-RNO

==Documents==

Document 1:

<http://www.pamb.uscourts.gov/sites/default/files/webform/edss/HEMAP%20LOAN%20APPR OVAL%2005-15-2020.pdf>

Document description:

==More Documents==

Document 2:

Document 2 description:

Document 3:

Document 3 description:

Document 4:

Document 4 description:

Document 5:

Document 5 description:

By entering my name in the box below, I affirm that I am intending to sign this form with my signature and consent to use this electronic form.: Wayne Gregory Little